

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Elizabeth M. Polovina
Debtor(s)

Bankruptcy Case No.: 16-23846-CMB
Related to Doc . No. 89
Chapter: 13
Docket No.: 90 – 89

**ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this The 23rd of November, 2021, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 1/7/22.** Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **1/25/22 at 11:00 AM at <https://www.zoomgov.com/j/>, Meeting ID: 161 4380 0191** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. To join the Zoom Hearing, please initiate by using the following link 15 minutes prior to your scheduled hearing time: <https://www.zoomgov.com/j/16143800191>, or alternatively, attend by using the following Meeting ID: 161 4380 0191. **ALL HEARING PARTICIPANTS ARE REQUIRED TO REVIEW AND COMPLY WITH THE ZOOM PROCEDURES**, which can be found at: <https://www.pawb.uscourts.gov/sites/default/files/pdfs/cmb-proc-videohrg.pdf>.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Carlota M. Bohm.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **1/7/22**.

Carlota M. Bohm
United States Bankruptcy Judge

cm: All Parties

In re:
Elizabeth M. Polovina
Debtor

Case No. 16-23846-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 23, 2021

User: dric
Form ID: 408v

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2021:

Recip ID	Recipient Name and Address
db	+ Elizabeth M. Polovina, 2857 Tischler Road, Bethel Park, PA 15102-3836
cr	+ Freedom Mortgage Corporation, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14305169	+ AES/PHEAAFRN, P.O. Box 61047, Harrisburg, PA 17106-1047
14743686	Educational Credit Management Corporation, PO BOX 16408, ST. PAUL, MN 55116-0408
14305174	+ Freedom Mortgage Corp, 10500 Kincaid Drive, Fishers, IN 46037-9764
14320244	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14305170	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 23 2021 23:28:42	Capital One Bank USA NA, 15000 Capital One Drive, Henrico, VA 23238
14305172	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 23 2021 23:29:09	CBNA/Goodyear, P.O. Box 6497, Sioux Falls, SD 57117-6497
14305175	+ Email/Text: bankruptcy@huntington.com	Nov 23 2021 23:26:00	Huntingtn National Bank, 7 Easton Oval, Columbus, OH 43219-6060
14305176	+ Email/Text: bankruptcy@huntington.com	Nov 23 2021 23:26:00	Huntington, 7 Easton Oval, Columbus, OH 43219-6060
14366659	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 23 2021 23:28:44	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14307632	+ Email/PDF: rmscedi@recoverycorp.com	Nov 23 2021 23:28:56	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14307267	+ Email/Text: bankruptcy@huntington.com	Nov 23 2021 23:26:00	The Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424
15204399	+ Email/Text: bankruptcynotice@westlakefinancial.com	Nov 23 2021 23:26:00	Westlake Financial Services, 4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr		Westlake Financial Services
14305173		Eric Scheirer, unknown
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14305171	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank USa, NA, 15000 Capital One Drive, Henrico, VA 23238

District/off: 0315-2

User: dric

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Date Rcvd: Nov 23, 2021

Form ID: 408v

Total Noticed: 14

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com
Dennis J. Spyra	on behalf of Debtor Elizabeth M. Polovina attorneyspyra@dennisspyra.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Laurence A. Mester	on behalf of Creditor Westlake Financial Services lmester@mesterschwartz.com jschwartz@mesterschwartz.com
Lois M. Vitti	on behalf of Creditor Freedom Mortgage Corporation nicole@vittilaw.com loismvitti@vittilaw.com
Maria Miksich	on behalf of Creditor FREEDOM MORTGAGE CORPORATION mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pawb@fedphe.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 10